

Fill in this information to identify the case:

Debtor 1 Julie Nicole Smith aka Yuliana Toribio

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania
(State)

Case number 5:18-bk-04978-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known):
4

Last 4 digits of any number you use to identify the debtor's account: 5 1 7 9

Property address: 1011 Meade Court
Number Street

Hazleton, Pennsylvania 18201
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 / 01 / 2025
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____ / _____ / _____
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Elizabeth K. Holdren
Signature

Date 07 / 10 / 2025

Print Elizabeth K. Holdren
First Name Middle Name Last Name Title Authorized Agent for Creditor

Company Hill Wallack LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 21 Roszel Road
Number Street

Princeton, NJ 08543-5226
City State ZIP Code

Contact phone (609) 734 - 6345 Email eholdren@hillwallack.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Julie Nicole Smith aka Yuliana Toribio,
Debtors,

CHAPTER 13

CASE NO.: 5:18-bk-04978-MJC

CERTIFICATE OF SERVICE

I hereby certify that service was made upon all interested parties indicated below of Response to Final Cure in the manner indicated below on July 10, 2025:

Julie Nicole Smith aka
Yuliana Toribio
1011 Meade Ct
Hazelton, PA 18201
Debtor
Via Regular Mail

John Fisher
126 South Main Street
Pittston, PA 18640
Debtor's Counsel
Via ECF

Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Trustee
Via ECF

UNITED STATES TRUSTEE
Office of the U.S. Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102
Via ECF

By: /s/ Elizabeth K. Holdren
Elizabeth K. Holdren
Hill Wallack LLP